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Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re: Angeline J. Fisher Debtor

District/off: 0313-2

Case No. 18-12928-elf Chapter 13

Date Rcvd: Jun 01, 2018

### **CERTIFICATE OF NOTICE**

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Form ID: 309I Total Noticed: 17

User: dlv

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 03, 2018. +Angeline J. Fisher, 5517 Master Street, Philadelphia, PA 19131-3940 +CHRISTOPHER G. CASSIE, Spear Wilderman, P.C., 230 South Broad Street, Philadelphia, PA 19102-4104 db Suite 1400. aty Attn: Bankrutpcy, P.O. Box 66044, Anaheim, CA 92816-6044 +Central Financial Control, 14113710 Anaheim, CA 92816-6044 -, of Filladelphia, Law Department, Philadelphia, PA 19102 14113711 City of Philadelphia, +KML Law Group, P.C., Suite 5000, 701 Market Street, Philadelphia, PA 19106-1541 14100254 14108817 +U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PE, 211 North Front Street, Harrisburg, PA 17101-1406 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: wsanderson@spearwilderman.com Jun 02 2018 03:01:38 WILLIAM B. SANDERSON, JR., 230 South Broad, Suite 1400, Spear, Wilderman, Borish, Endy, Spear &, Philadephia, PA 19102 +E-mail/Text: bncnotice@ph13trustee.com Jun 02 2018 03:03:30 WILLIAM C. MILLER, Esq., tr Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229 E-mail/Text: bankruptcy@phila.gov Jun 02 2018 03:03:12 City of Philadelphia, smg City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 02 2018 03:02:28 sma Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 02 2018 03:02:48 U.S. Attorney Office, smg c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jun 02 2018 03:02:32 United States Trustee, ust Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405 14113708 +E-mail/Text: broman@amhfcu.org Jun 02 2018 03:02:38 American Heritage, 2060 Red Lion Road, Philadelphia, PA 19115-1699 14113713 +EDI: CONVERGENT.COM Jun 02 2018 06:48:00 Convergent, P.O. Box 9004, Renton, WA 98057-9004 14113714 +EDI: IRS.COM Jun 02 2018 06:48:00 IRS, 600 Arch Street, Room 5200, Philadelphia, PA 19106-1611 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 02 2018 03:02:28 PA Department of Revenue, 14113716 Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 E-mail/Text: blegal@phfa.org Jun 02 2018 03:02:34 Pennsylvania Housing Finance Agency, 14100255 P.O. Box 8029, Harrisburg, PA 17105 TOTAL: 11 \*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\* +American Heritage, 2060 Red Lion Road, Philadelphia, PA 19115-1699 City of Philadelphia, Law Department, One Parkway Building, 1515 Parkway Building, 14113709\* 14113712\* Law Department, Philadelphia, PA 19102 +KML Law Group, P.C., Suite 5000, 701 Market Street, Philadelphia, PA 19106-1541 ++PENNSYLVANIA HOUSING FINANCE AGENCY, 211 NORTH FRONT STREET, HARRISBURG PA 17101-1406 14113715\* 14113717\* (address filed with court: Pennsylvania Housing Finance Agency, P.O. Box 8029, Harrisburg, PA 17105) TOTALS: 0, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 03, 2018 Signature: <u>/s/Joseph Speetjens</u>

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Form ID: 309I Total Noticed: 17

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 31, 2018 at the address(es) listed below:

CHRISTOPHER G. CASSIE on behalf of Debtor Angeline J. Fisher ccassie@spearwilderman.com, kbrand@spearwilderman.com

KEVIN G. MCDONALD on behalf of Creditor U.S. Bank National Association (Trustee for the Pennsylvania Housing Finance Agency) bkgroup@kmllawgroup.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM B. SANDERSON, JR. on behalf of Debtor Angeline J. Fisher wsanderson@spearwilderman.com, kbrand@spearwilderman.com;b.wr78636@notify.bestcase.com

WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 5

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Information to	TVOICE Tage 5 of 4			
Debtor 1 Angeline J. Fisher			Social Security number or ITIN xxx-xx-2198	
	First Name	Middle Name	Last Name	EIN
Debtor 2				Social Security number or ITIN
(Spouse, if filing)	First Name I	Middle Name	Last Name	EIN
United States Bankruptcy Court		strict of Pennsylvania	Date case filed for chapter 13 4/30/18	
Case number: 18	-12928-elf			

## Official Form 309I

## **Notice of Chapter 13 Bankruptcy Case**

\*\*Debtor's Photo ID &Social Security Card Must Be Presented at 341 Hearing\*\*

12/15

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Angeline J. Fisher	
2.	All other names used in the last 8 years		
3.	Address	5517 Master Street Philadelphia, PA 19131	
		WILLIAM B. SANDERSON JR.	Contact phone 215-732-0101
4.	<b>Debtor's attorney</b> Name and address	Spear, Wilderman, Borish, Endy, Spear & 230 South Broad, Suite 1400 Philadephia, PA 19102	Email: wsanderson@spearwilderman.com
	Bankruptcy trustee	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377
	Name and address		Email: ecfemails@ph13trustee.com
	Bankruptcy clerk's office		Hours open:
	Documents in this case may be filed at this address.	900 Market Street Suite 400 Philadelphia, PA 19107	Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M.
	You may inspect all records filed in this case at this office or online at <a href="https://www.pacer.gov">www.pacer.gov</a> .		Contact phone (215)408–2800
			Date: 6/1/18

For more information, see page 2

Debtor Angeline J. Fisher

Case number 18–12928–elf

7. Meeting of creditors  Debtors must attend the meeting to be questioned under oath. In a joint	July 18, 2018 at 1:00 PM	Location: Suite 18–341, 1234 Market Street, Philadelphia, PA 19107			
case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.				
8. Deadlines  The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 9/16/18			
required filing fee by the following deadlines.	You must file:  • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or				
	<ul> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>				
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 7/9/18			
	Deadline for governmental units to file a proof of claim:	Filing deadline: 10/27/18			
	Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.  If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.  Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.				
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors			
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of 380.00 of the plan is enclosed. The hearing on confirmation will be held on: 8/14/18 at 10:00 AM, Location: Courtroom #1, 900 Market Street,				
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.				
11. Filing a chapter 13 bankruptcy case					
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors muyou may inspect that list at the bankruptcy clerk's office or online a does not authorize an exemption that debtors claimed, you may file	st file a list of property claimed as exempt.  t <u>www.pacer.gov</u> . If you believe that the law			
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be d are made. A discharge means that creditors may never try to collect as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any of must file a motion. The bankruptcy clerk's office must receive the of exemptions in line 8.	ischarged until all payments under the plan to the debt from the debtors personally except ted from discharge under 11 U.S.C. § the bankruptcy clerk's office by the deadline. If f their debts under 11 U.S.C. § 1328(f), you			